



COLORADO

Division of Human Resources

Department of Personnel
& Administration

FY 2015-16 Plan Year

Optional Long-Term Disability Rates

FY 2015-16 Monthly Premium Rates

Monthly premium rate is a percentage of an employee's monthly covered compensation

Age	PERA Vested*	PERA Non-Vested**
Under age 30	0.0012	0.0035
30-34	0.0012	0.0035
35-39	0.0014	0.0042
40-44	0.0018	0.0052
45-49	0.0024	0.0073
50-54	0.0037	0.0111
55-59	0.0055	0.0165
60-64	0.0076	0.0243
65-69	0.0083	0.0249
Age 70 and Over	0.0101	0.0302
* If you are vested in the PERA Defined Benefit (DB) Retirement Plan, use these Optional LTD premium rates.		
** If you are non-vested in the PERA Defined Benefit (DB) Retirement Plan or you are enrolled in the PERA Defined Contribution (DC) Retirement Plan, use these Optional LTD premium rates.		

Example of Premium Calculation

If you are vested in the PERA Defined Benefit (DB) Retirement Plan, age 42, with a monthly covered salary of \$4,000, your monthly premium would be \$7.20 per month (the age 42 PERA Vested premium rate is .0018, multiplied by monthly covered salary of \$4,000 = \$7.20 per month).

